

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JOHN P. WITHEREL  
CARLA R. WITHEREL  
Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant  
vs.  
No Respondents.

Case No.:11-22158 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 26, 2016

/s/ Ronda J. Winnecour

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RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmevf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/06/2011 and confirmed on 6/6/11 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		166,657.50
Less Refunds to Debtor	1,575.29	
TOTAL AMOUNT OF PLAN FUND		165,082.21
Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,434.00	
Trustee Fee	5,612.30	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,046.30

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Secured</b>					
	MIDLAND MORTGAGE CO*	0.00	121,108.48	0.00	121,108.48
	Acct: 1194				
	MIDLAND MORTGAGE CO*	1,980.66	1,980.66	0.00	1,980.66
	Acct: 1194				
	FORD MOTOR CREDIT CO(*)	8,283.77	8,283.77	515.03	8,798.80
	Acct: XXX4494				
	SANTANDER CONSUMER USA(*)	0.00	14,741.72	0.00	14,741.72
	Acct: XXX8532				
	CONSUMER PORTFOLIO SVCS/CPS	0.00	8,977.71	0.00	8,977.71
	Acct: XXXXXX3591				
					155,607.37
<b>Priority</b>					
	EDGARDO D SANTILLAN ESQ	0.00	0.00	0.00	0.00
	Acct:				
	JOHN P. WITHEREL	0.00	0.00	0.00	0.00
	Acct:				
	JOHN P. WITHEREL	1,575.29	1,575.29	0.00	0.00
	Acct:				
	PROSTKO & SANTILLAN LLC**	2,434.00	2,434.00	0.00	0.00
	Acct:				
	JAMES A PROSTKO ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	PROSTKO & SANTILLAN LLC**	0.00	0.00	0.00	0.00
	Acct:				
	EDGARDO D SANTILLAN ESQ	1,000.00	1,000.00	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXX3-15				
	*** N O N E ***				
<b>Unsecured</b>					
	DUQUESNE LIGHT COMPANY(*)	69.20	0.51	0.00	0.51
	Acct: 0002				
	BACK BOWL I LLC	3,582.57	26.15	0.00	26.15
	Acct: 8617				
	VANDA LLC	2,250.74	16.43	0.00	16.43

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 7911				
VANDA LLC		2,838.23	20.72	0.00	20.72
Acct: 9968					
VANDA LLC		425.64	3.11	0.00	3.11
Acct: 4817					
VANDA LLC		6,891.04	50.30	0.00	50.30
Acct: 6449					
PRA/PORTFOLIO RECOVERY ASSOC		5,819.69	42.48	0.00	42.48
Acct: 5660					
PRA/PORTFOLIO RECOVERY ASSOC		2,356.14	17.20	0.00	17.20
Acct: 7440					
DELL FINANCIAL SERVICES LLC		2,924.62	21.35	0.00	21.35
Acct: 0352					
PRA/PORTFOLIO RECOVERY ASSOC		382.77	2.79	0.00	2.79
Acct: 4039					
PRA/PORTFOLIO RECOVERY ASSOC		661.00	4.83	0.00	4.83
Acct: 7999					
PRA/PORTFOLIO RECOVERY ASSOC		579.39	4.23	0.00	4.23
Acct: 7554					
MAIN STREET ACQUISITIONS CORP		4,249.16	31.02	0.00	31.02
Acct: 2880					
PRA/PORTFOLIO RECOVERY ASSOC		1,077.00	7.86	0.00	7.86
Acct: 5794					
GREATER PITTSBURGH POLICE FCU		15,195.00	110.92	0.00	110.92
Acct: 1055					
PRA/PORTFOLIO RECOVERY ASSOC		4,058.58	29.63	0.00	29.63
Acct: 3708					
PRA/PORTFOLIO RECOVERY ASSOC		580.03	4.23	0.00	4.23
Acct: 9883					
PRA/PORTFOLIO RECOVERY ASSOC		754.00	5.50	0.00	5.50
Acct: 8275					
BUREAUS INVESTMENT GROUP PORTFC		3,521.74	25.71	0.00	25.71
Acct: 3770					
WORLD FINANCIAL NETWORK NB		488.37	3.57	0.00	3.57
Acct: 2136					
GREATER PITTSBURGH POLICE FCU		0.00	0.00	0.00	0.00
Acct: 5095					
EQUITABLE GAS CO (*)		0.00	0.00	0.00	0.00
Acct:					
					428.54
<b>TOTAL PAID TO CREDITORS</b>					<b>156,035.91</b>
<b>TOTAL</b>					
CLAIMED	0.00				
PRIORITY	10,264.43				
SECURED	58,704.91				

Date: 07/26/2016

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecl@chapter13trusteevdpa.com

IN RE:

JOHN P. WITHEREL  
CARLA R. WITHEREL  
Debtor(s)

Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:11-22158 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

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U.S. BANKRUPTCY JUDGE

In re:  
 John P Witherel  
 Carla R Witherel  
 Debtors

Case No. 11-22158-JAD  
 Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: msch  
 Form ID: pdf900

Page 1 of 3  
 Total Noticed: 42

Date Rcvd: Jul 27, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2016.

db/jdb +John P Witherel, Carla R Witherel, 152 Mayer Drive, Pittsburgh, PA 15237-1866  
 aty +Joshua I. Goldman, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860  
 13025803 +Barclays Bank Delaware, Attention: Customer Support Department, Po Box 8833, Wilmington, DE 19899-8833  
 13025804 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One, N.A., Bankruptcy Dept., Po Box 5155, Norcross, GA 30091)  
 13543359 +Capital One, N.A., PO Box 12907, Norfolk, VA 23541-0907  
 13025805 +Chase, Po Box 15298, Wilmington, DE 19850-5298  
 13070546 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
 13025806 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Dell Financial Services, Attn: Bankruptcy Dept., Po Box 81577, Austin, TX 78708)  
 13142003 Duquesne Light Company, c/o Bernstein Law Firm, P.C., Suite 2200, Gulf Tower, Pittsburgh, PA 15219  
 13061137 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
 (address filed with court: Ford Motor Credit Company LLC, P O Box 6275, Dearborn, MI 48121)  
 13025809 +Goodyearcbsd, Po Box 6497, Sioux Falls, SD 57117-6497  
 13061099 +HSBC Bank Nevada, N.A., by PRA Receivables Management, LLC, PO Box 12907, Norfolk VA 23541-0907  
 13025810 +Hsbc Bank, Attn: Bankruptcy, Po Box 5213, Carol Stream, IL 60197-5213  
 13235615 Main Street Acquisitions Corp., assignee, of HSBC CARD SERVICES (III) INC., c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
 13025811 +Main Street Acquisiton, 2877 Paradise Rd Unit 30, Las Vegas, NV 89109-5236  
 13068933 +Midland Mortgage Company, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
 13025812 +Midland Mortgage Company, Attn: Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648  
 13025813 +Ntb/cbsd, Po Box 6497, Sioux Falls, SD 57117-6497  
 13025814 +Pittsburgh Police FCU, 1338 Chartiers Ave, Pittsburgh, PA 15220-4800  
 13025817 +Sears/cbsd, 701 East 60th St N, Sioux Falls, SD 57104-0432

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 28 2016 02:01:53  
 PRA Receivables Management, LLC, PO Box 12907, Norfolk, VA 23541-0907  
 cr E-mail/PDF: rmscеди@recoverycorp.com Jul 28 2016 01:48:48  
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605  
 13057900 +E-mail/Text: bncmail@w-legal.com Jul 28 2016 01:44:42 BACK BOWL I LLC,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121 SEATTLE, WA 98121-3132  
 13121507 E-mail/PDF: rmscеди@recoverycorp.com Jul 28 2016 01:50:12  
 Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corporat,  
 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
 13057897 +E-mail/Text: bncmail@w-legal.com Jul 28 2016 01:44:42 CANDICA L.L.C.,  
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121 SEATTLE, WA 98121-3132  
 13981020 +E-mail/Text: bankruptcy@consumerportfolio.com Jul 28 2016 01:44:59  
 CONSUMER PORTFOLIO SERVICES, INC., P.O. BOX 57071, IRVINE, CA 92619-7071  
 13041023 E-mail/PDF: resurgentbknotifications@resurgent.com Jul 28 2016 01:50:31  
 Dell Financial Services L.L.C., c/o Resurgent Capital Services, PO Box 10390,  
 Greenville, SC 29603-0390  
 13443488 E-mail/PDF: gecscеди@recoverycorp.com Jul 28 2016 01:48:15 GE Capital Retail Bank,  
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605  
 13145130 E-mail/PDF: gecscеди@recoverycorp.com Jul 28 2016 01:49:43 GE Money Bank,  
 Attn: Bankruptcy Department, PO Box 960061, Orlando FL 32896-0661  
 13038247 E-mail/PDF: resurgentbknotifications@resurgent.com Jul 28 2016 01:50:28 GE Money Bank,  
 c/o B-Line, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221  
 13025808 +E-mail/PDF: gecscеди@recoverycorp.com Jul 28 2016 01:51:08 Gemb/care Credit, Po Box 981439,  
 El Paso, TX 79998-1439  
 13069541 E-mail/PDF: resurgentbknotifications@resurgent.com Jul 28 2016 01:51:47  
 Main Street Acquisition Corp., c/o B-Line, LLC, MS 550, PO Box 91121,  
 Seattle, WA 98111-9221  
 13294267 +E-mail/Text: bknotice@ncmllc.com Jul 28 2016 01:44:46 National Capital Management, LLC.,  
 8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741  
 13025815 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 28 2016 01:49:59 Portfolio Rc,  
 Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541  
 13135075 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 28 2016 02:01:53  
 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk VA 23541  
 13080709 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 28 2016 01:48:34  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

District/off: 0315-2

User: msch  
Form ID: pdf900

Page 2 of 3  
Total Noticed: 42

Date Rcvd: Jul 27, 2016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13620423 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jul 28 2016 02:00:55  
PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067  
13443489 E-mail/PDF: rmscidi@recoverycorp.com Jul 28 2016 01:50:13  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
13025816 +E-mail/PDF: gecscedi@recoverycorp.com Jul 28 2016 01:48:15 Sams Club,  
Attention: Bankruptcy Department, Po Box 105968, Atlanta, GA 30348-5968  
13566915 +E-mail/Text: bncmail@w-legal.com Jul 28 2016 01:45:18 Vanda, LLC,  
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132  
13118594 E-mail/Text: bnc-quantum@quantum3group.com Jul 28 2016 01:43:31  
World Financial Network National Bank, Quantum3 Group LLC, PO Box 788,  
Kirkland, WA 98083-0788

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
cr MIDFIRST BANK  
cr Midland Mortgage Co.  
13025819 Wfnnb/fashion Bug  
cr\* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230,  
Memphis, TN 38125-1741  
cr\* +PRA Receivables Management, LLC, P.O. Box 41067, Norfolk, VA 23541-1067  
cr\* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle, WA 98121-3132  
cr\* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle, WA 98121-3132  
13057898\* +CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121 SEATTLE, WA 98121-3132  
13057899\* +CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121 SEATTLE, WA 98121-3132  
13076504\* +CANDICA L.L.C., C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
SEATTLE, WA 98121 SEATTLE, WA 98121-3132  
13025807\* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
(address filed with court: Ford Motor Credit Corporation, National Bankruptcy Service Center,  
Po Box 537901, Livonia, MI 48153)  
13132785\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, PO Box 12914,  
Norfolk VA 23541)  
13618432\* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle, WA 98121-3132  
13618434\* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle, WA 98121-3132  
13618435\* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,  
Seattle, WA 98121-3132  
13025818 ##+The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507

TOTALS: 4, \* 12, ## 1

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked ++ were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked #' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 29, 2016

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: msch  
Form ID: pdf900

Page 3 of 3  
Total Noticed: 42

Date Rcvd: Jul 27, 2016

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 26, 2016 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Midland Mortgage Co. agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Andrew F Gornall on behalf of Creditor MIDFIRST BANK agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com  
Edgardo D. Santillan on behalf of Debtor John P Witherel edsCourt@debtLaw.com, edsCourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtLaw.com;eds.myecfemail@gmail.com  
Edgardo D. Santillan on behalf of Joint Debtor Carla R Witherel edsCourt@debtLaw.com, edsCourt@gmail.com;650corpst304bknotbackup15009@gmail.com;eds@debtLaw.com;eds.myecfemail@gmail.com  
James A. Prostko on behalf of Joint Debtor Carla R Witherel pawb@fedphe.com, james.prostko@phelanhallinan.com  
James A. Prostko on behalf of Debtor John P Witherel pawb@fedphe.com, james.prostko@phelanhallinan.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernssteinlaw.com, ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernssteinlaw.com;cabbott@ecf.courtdrive.com  
Ronda J. Winnecour cmeccf@chapter13trusteedpa.com  
Ronda J. Winnecour on behalf of Trustee Ronda J. Winnecour cmeccf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 11